



**PRESS INFORMATION**

**OBERTHUR CARD SYSTEMS  
- THE NUMBER ONE SUPPLIER OF BANKING SMART  
CARDS IN THE WORLD**

**Cartes 2005, Paris, November 15th, 2005 – 7:00 am**

Oberthur Card Systems has managed to surpass all competition and capture the number one spot in the banking and loyalty market in 2004. With 74 million banking smart cards, Oberthur Card Systems produced one fourth of the payment cards shipped worldwide.

"Oberthur Card Systems continues to hold a very strong position in the banking market with 24.2% in the overall banking and loyalty market" *World Banking (Financial & Loyalty) Smart Card Market Frost & Sullivan, October 2005.*

Oberthur Card Systems remains in this leadership position with over 60 million cards supplied during Q1-Q3 2005.

For 20 years, more than 5,000 financial institutions have relied on Oberthur Card Systems' expertise in the banking sector. In addition to being the undisputed leader in this market, the company is the reference in terms of reliability, end-to-end services, security and innovation. In the years to come Oberthur Card Systems is firmly committed to reinforce its number one position by bringing the best of technology and services to its customers and the latest innovation to the industry.

Securing its number one position, Oberthur Card Systems has supported more than a hundred EMV programs delivering more than 150 million EMV cards. The company has developed an extensive range of payment card products designed to support issuers in their EMV migrations around the world, notably in Europe and in Asia.

Additionally, to address the growing demand for contactless payment cards, Oberthur Card Systems has invested significantly over the past three years in the development of plastics, antennas and masks, and is now one of the leading suppliers of contactless payment cards. Oberthur Card Systems holds a significant market share in the USA with several millions contactless cards supplied in 2005, and is also starting to deploy this technology in new territories, especially in Asia.

Finally, the company has reinforced its capacity to provide local personalization services by investing in the development of its personalization facilities in the UK, France, Benelux, Spain, and Italy. More recently the company has invested in facilities in Hungary, Brazil, and South Africa and is planning an expansion in Korea and India.

With a long-standing expertise in the payment sector – its knowledge and understanding of market issues and trends aligned with a strong mobilization of industrial and human resources makes Oberthur Card Systems an undisputed leader in the payment market.

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#### **About Oberthur Card Systems**

With sales of 450,8 million Euros in 2004, Oberthur Card Systems is one of the world's leading providers of card-based solutions, software and applications including SIM and multi-application smart cards as well as services ranging from consulting to personalization.

Innovative products, security expertise and high quality services ensure Oberthur Card Systems' strong positioning in its main target markets:

- ✦ Payment & Services: 57% of 2004 revenues. World leader and number one supplier of Visa and MasterCard payment cards
- ✦ Mobile Communications: 33% of 2004 revenues, with open and interoperable solutions based on Java™ technology.
- ✦ Identity: strong positions in ID projects throughout the world
- ✦ Multimedia: leading position in the Pay-TV market with an end-to-end expertise in the value chain: software development, manufacturing and personalization
- ✦ Transit: focus in the high-end segment with a microprocessor-based offer

Close to its customers, the company benefits from an industrial and commercial presence across all five continents. Listed on the Euronext Stock Exchange (ISIN: FR0000124133) since July 2000, Oberthur Card Systems is a subsidiary of the François-Charles Oberthur Group.  
For more information, visit [www.oberthurcs.com](http://www.oberthurcs.com)

**US Media Contacts:**

Trine Sundal  
310 868 1318  
[Trine.Sundal@oberthurusa.com](mailto:Trine.Sundal@oberthurusa.com)

**Casey Sayre & Williams (for Oberthur)**  
Samantha Cornog  
310 396 2400  
[scornog@cswpr.com](mailto:scornog@cswpr.com)

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